



Due Date: January 30, 2004

*Handwritten:* 1/31/04  
137 Response

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: George R. Hood et al. Examiner: Andrew J. Rudy  
Serial No.: 09/610,646 Group Art Unit: 3627  
Filed: June 29, 2000 Docket: 8980  
Title: BASIC AND INTERMEDIATE NET INTEREST REVENUE  
IMPLEMENTATIONS FOR FINANCIAL PROCESSING IN A RELATIONAL  
DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING UNDER 37 CFR 1.10

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By: *Adriane M. Baird*

Name: Adriane M. Baird

RESPONSE UNDER 37 C.F.R. §1.111

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated October 30, 2003, please enter the following remarks in the above-identified application.

**RECEIVED**  
FEB 05 2004  
**GROUP 3600**